

Risky Business Newsletter



Your source for timely Benefits & Safety related news | Volume 5, Issue 4

"Just do the best you can. No one can do more than that." - John Wooden

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Open Enrollment Is NOW!



May 1 - June 26, 2020

Due to the COVID-19 pandemic, we had to make some changes to the way we normally conduct the Open Enrollment period.

The group presentation was pre-recorded and placed on the Benefits Division webpage and some departments will complete the One-to-One Enrollment Session over the phone with a Colonial Benefits Counselor.

The presentation can be found at the following link www.montgomeryal.gov/work/city-employee-resources/benefits/how-to-enroll or you may...

- Visit www.montgomeryal.gov
- Click **City Employees** at the very top
- Click on **Benefits** on the left-hand side
- Click on **How To Enroll** on the left-hand side

You will have the option to make changes to the following benefits:

- ⇒ Group Health Plan (*Medical, Dental, Prescription, Mental Health, Substance Abuse, & CareHere*)
- ⇒ Vision
- ⇒ Dependent Life Insurance
- ⇒ Healthcare & Dependent Care Flexible Spending Accounts
- ⇒ YMCA Membership
- ⇒ Colonial Life Voluntary Products

Most changes made during the Open Enrollment period will take effect **October 1st**. Healthcare & Dependent Care FSA's will take effect **September 1st**.

If you have not viewed the video presentation, please do so soon as you will need to view the presentation before you enroll.

Each department has specific instructions for the enrollment process. Get with your supervisor or department payroll clerk for more information.

New Employee Orientation

Pre-recorded Videos Available Online Effective June 3rd

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Coronavirus Resources Regarding Your Health Benefits

In light of the current coronavirus pandemic, anxiety levels are running high and uncertainty is the certainty of the day.

To ease some concerns, the Benefits Division has gathered some helpful information regarding your health benefits and how they can be used during this time. This information can be found on our Benefit Resources page on the City's website at the following link:

www.montgomeryal.gov/work/city-employee-resources/benefits/benefit-resources

FSA Update Regarding Over-the-Counter (OTC) Drugs and Menstrual Care Products

The CARES Act states that consumers can purchase OTC drugs and medicines with funds from their flexible spending accounts (FSA). Consumers may also receive reimbursement for OTC purchases through those accounts. In addition, menstrual products are now considered a qualified medical expense, meaning consumers can pay for or be reimbursed for these products through an FSA. This provision is effective for purchases made after December 31, 2019, and for reimbursements of expenses incurred after December 31, 2019. It does not have an expiration date.

At this time, merchants are responsible for updating their system to include OTC items. There is no timeline for them to have this completed as this is a special circumstance. If you purchase OTC items that previously required a prescription, you will need to pay out of pocket and submit a manual claim with Alliance Insurance Group www.allianceinsgroup.com with the appropriate documentation.

COVID-19 Webinar Provided by the EAP

This webinar includes two sections: the first 28 minutes are facts and information about COVID-19 (what are signs and symptoms, how to protect yourself, etc.), while the second part discusses the emotional impact of the virus and how to handle stress and anxiety you might be feeling. Click the video below.



COVID-19 Facts You Need to Know

PRESENTED BY: DR. ELLEN CONTENTE





Hurricane season starts on May 15 in the north Pacific and June 1 in the Atlantic and the Caribbean. It ends on November 30. Before hurricane season each year, make sure you and your family are prepared by planning ahead.

- Write down emergency phone numbers and keep them on the refrigerator or near every phone in your house. Program them into your cell phone too.
- Prepare an emergency supply kit.
- Locate the nearest shelter and different routes you can take to get there from your home. If shelter locations in your area have not been identified, learn how to find them in the event of a storm.
- Pet owners: Pre-identify shelters, a pet-friendly hotel, or an out-of-town friend or relative where you can take your pets in an evacuation. Local animal shelters may be able to offer advice on what to do with your pets if you are asked to evacuate your home.

Source: <https://www.cdc.gov/disasters/hurricanes>

Access online resources:

Online tools and resources to help you better prepare your family for an emergency.

- Go to americanbehavioral.com and click **Member Login**
- Enter your company code: **Montgomery**

Gather emergency supplies:

During and after a hurricane, you may need supplies to keep your family safe and healthy. Remember that a hurricane could cut off your power and water supply. You also may not be able to drive because of damage to your car. Roads may be flooded or blocked.

That's why it's best to be prepared - stock up on everything you might need now. Be sure to prepare the following:

- An emergency food and water supply.
- An emergency medicine supply.
- Emergency power sources such as flashlights (don't forget extra batteries).
- Safety and personal items.
- Important documents, including medical documents, wills, passports, and personal identification.
- A fire extinguisher. Make sure your family knows where to find it and how to use it! Read the National Fire Protection Association's tips for using a fire extinguisher.

americanbehavioral.com | 800.925.5EAP (5327)



CareHere! HealthMatters



GET MOVING | STRENGTH TRAINING

Strength training has health benefits for everyone, not just for those trying to bulk up. Don't skip out on this important part of your exercise routine.

Strength training is also called weight training or resistance training. It is exercise that increases muscle mass or slows down muscle loss that is a natural part of aging.

Strength Training Benefits

- Building or keeping your strength
- Increasing your bone density
- Helping you to maintain a healthy weight
- Reducing your risk of injury by supporting joints and improving balance and mobility
- Helping with performing your daily activities
- Managing conditions like high blood pressure, high cholesterol, diabetes and depression

Strength training requires you to move something heavy against resistance.

- Body weight exercises move your body weight against gravity with squats, lunges, push-ups, sit-ups or planks
- Resistance exercises add weight or resistance with bands, free weights, or heavy items such as a gallon of water
- Machine weights use equipment which makes it easier to do the exercises correctly

Body weight exercises are a great way to get started, and they are also an easy option when you travel or can't leave home.

- No equipment and no cost
- Can be done anywhere
- Safe and effective
- Build muscle
- Improve balance and flexibility

Don't be afraid about "bulking up." Building muscle takes time and commitment. It will not happen with a typical strength routine.

The American College of Sports Medicine recommends strength training all major muscle groups 2-3 days a week with rest days in between. Rest days are important for getting stronger. These are general guidelines. Check with your healthcare provider before beginning any exercise routine.

Reference:

The American College of Sports Medicine: www.acsm.org

This is a great time to build a simple at-home strength routine. No matter your fitness level, CareHere is ready to help. Schedule a phone call with your CareHere Health Coach by calling 877.423.1330 or visiting CareHere.com

Food For The Heart

The American Heart Association promotes a diet that can help reduce the major risk factors for heart disease, high cholesterol, high blood pressure and excess body weight.

Following the American Heart Association guidelines can help you achieve a healthier diet - and a healthier you!

- **Get the right fats and oils.** - Monounsaturated fats such as olive oil, canola oil and peanut oil as well as olives, nuts and avocados may help lower blood cholesterol levels. Just remember, even healthy fats should be eaten sparingly.
- **Fish is a lifesaver.** - Two 3^{1/2} ounce servings of fish per week are recommended. Fresh or canned tuna, salmon and mackerel have high levels of desirable omega-3 fatty acids.
- **Limit fast foods and processed meat.** - They are usually high in saturated fats, which can increase blood cholesterol and increase risk for heart disease. The American Heart Association recommends eating no more than 2 servings of processed meat per week.
- **Avoid trans-fatty acids found in partially hydrogenated vegetable oil.** - Trans fats act like saturated fats and can raise blood cholesterol levels. Check labels for trans fats, which are often found in processed foods, baked goods, fast foods and some margarine.
- **Eat a variety of colorful fruits and vegetables each day.** - Aim for at least 4^{1/2} cups.
- **Go for whole grains.** - Three 1-ounce servings a day is recommended. Whole grains contain more fiber and nutrients than refined grains. Look for the word "whole" in the ingredient list to verify the product is truly a whole grain.
- **Sugar-sweetened beverages are the biggest source of added sugar in the American diet.** - Added sugar sneaks into seemingly "better for you" beverages, such as sports drinks, fruit drinks and flavored milks. The American Heart Association recommends limiting added sugars to no more than 6 teaspoons a day for most women and no more than 9 teaspoons a day for most men.
- **Choose lean proteins such as beans, fish, skinless poultry and lean meats.** - Five to six ounces a day is recommended for most healthy adults.
- **Get dairy daily.** - Dairy choices should be low-fat or fat-free. Calcium-fortified soymilk is also part of the dairy group. Healthy adults should aim for three cups of dairy each day.
- **Reduce your sodium.** - To stay healthy, the American Heart Association also recommends limiting sodium intake to 1,500 mg or less per day.

Make healthy food choices every day. Your heart will thank you for it!

AlabamaBlue.com/myBlueWellness

Good To Know

Treatment Cost Estimator

Save time and money with the online Treatment Cost Estimator. You can look up more than 1,600 in-patient and out-patient procedures to make more informed decisions about where to go.

The Treatment Cost Estimator makes it easy to:

- ◇ Estimate the costs of treatment prior to having the procedure
- ◇ Compare results by cost, location, provider or facility name
- ◇ Understand your out-of-pocket cost and anticipate future expenses for a particular treatment
- ◇ Know the coinsurance or copay amount you will pay by facility or physician

To access the Treatment Cost Estimator:

- ◇ Log into your *myBlueCross* account online or via the Alabama Blue mobile app
- ◇ Click "Treatment Cost Estimator" under *Saving Money*